

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re PATENT APPLICATION of:  
PHILLIP ACE MCCOPPIN et al.  
Application No.: 10/747,612

Confirmation Number: 2890

Group Art Unit: 3693

Filed: December 30, 2003

Examiner: BAIRD, Edward J.

Title: MECHANISM AND PROCESS FOR PROCESSING FINANCIAL  
TRANSACTIONS

**AMENDMENT AFTER NON-FINAL REJECTION UNDER RULE 1.111**

**MS Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the final Office Action dated August 13, 2008, the due date for response being November 13, 2008, the following amendments and remarks are submitted in connection with the above-identified application as follows:

**Amendments to the Claims** begin on page 2; and

**Remarks/Arguments** begin on page 6.

No fees are believed to be due with this Amendment.